



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
51854

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Order Filed on November 16, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 16-31204

Adv. No.

Hearing Date: 10-27-20

Judge: (ABA)

In Re:

MICHAEL J. SMITH

**ORDER FOR MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR RELIEF UNDER
CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: November 16, 2020


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Michael J. Smith

Case No: 16-31204

Caption of Order: Order for monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of S. Daniel Hutchison, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander is the holder of a first purchase money security interest encumbering a 2013 Honda CR-V bearing vehicle identification number 2HKRM4H58DH605752.**
- 2. That commencing October 2020, if the debtor fails to make any payment to Santander within thirty (30) days after a payment falls due, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jessica L. Smith upon filing a certification with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**
- 3. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jessica L. Smith upon filing a certification that insurance has lapsed and serving such certification on the debtor, her attorney, and the Chapter 13 Trustee.**
- 4. That the debtor is to pay a counsel fee of \$431.00 to Santander Consumer USA Inc. through his Chapter 13 plan.**